

In re:
Jamie DeVito
Debtor

Case No. 14-16689-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 15

Date Rcvd: Jul 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2019.

db +Jamie DeVito, 2441 S. Alder Street, Philadelphia, PA 19148-3625
13371704 +PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
13456229 +U.S. Bank National Association, as trustee, c/o Select Portfolio Servicing, Inc.,
3815 South West Temple, Salt Lake City, UT 84115-4412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: megan.harper@phila.gov Jul 06 2019 00:12:44 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 06 2019 00:12:20
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 06 2019 00:12:37 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13380011 EDI: PHINAMERI.COM Jul 06 2019 04:13:00 AmeriCredit Financial Services, Inc.,
P O Box 183853, Arlington, TX 76096
13383706 EDI: GMACFS.COM Jul 06 2019 04:13:00 Ally Financial serviced by Ally Servicing LLC,
PO Box 130424, Roseville, MN 55113-0004
13456886 E-mail/Text: megan.harper@phila.gov Jul 06 2019 00:12:44 City of Philadelphia,
Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor,
Philadelphia, PA 19102-1595
13832349 EDI: ECMC.COM Jul 06 2019 04:13:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
13434377 EDI: JEFFERSONCAP.COM Jul 06 2019 04:13:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-
13383538 EDI: Q3G.COM Jul 06 2019 04:08:00 Quantum3 Group LLC as agent for, Second Round LP,
PO Box 788, Kirkland, WA 98083-0788
13375795 EDI: Q3G.COM Jul 06 2019 04:08:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
13937730 E-mail/Text: jennifer.chacon@spservicing.com Jul 06 2019 00:13:00
U.S. Bank National Association, as trustee, c/o Select Portfolio Servicing, Inc.,
P.O. Box 65250, Salt Lake City, UT 84165-0250
13455733 +EDI: WFFC.COM Jul 06 2019 04:13:00 Wells Fargo Bank, PO Box 63491 MAC A0143-042,
San Francisco, CA 94163-0001

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 4, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor U.S. Bank National Association, as trustee, on behalf of the holders of the CSFB Mortgage Pass-Through Certificates, Series 2005-CF1
bkgroup@kmlawgroup.com
KIMBERLY A. BONNER on behalf of Creditor U.S. Bank National Association, as trustee, on behalf of the holders of the CSFB Mortgage Pass-Through Certificates, Series 2005-CF1
kab@jsdc.com, jnr@jsdc.com
LEROY W. ETHERIDGE, JR. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com
MATTHEW CHRISTIAN WALDT on behalf of Creditor U.S. Bank National Association, as trustee, on behalf of the holders of the CSFB Mortgage Pass-Through Certificates, Series 2005-CF1
mwaldt@milsteadlaw.com, bkcecf@milsteadlaw.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

MATTHEW CHRISTIAN WALDT on behalf of Creditor U.S. Bank National Association, as trustee, on
behalf of the holders of the CSFB Mortgage Pass-Through Certificates, Series 2005-CF1
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
MATTHEW CHRISTIAN WALDT on behalf of Creditor Select Portfolio Servicing, Inc. as servicing
agent for U.S. Bank National Association, as trustee, mwaldt@milsteadlaw.com,
bkecf@milsteadlaw.com
MICHAEL A. CATALDO2 on behalf of Debtor Jamie DeVito ecf@ccpclaw.com, igotnotices@ccpclaw.com
MICHAEL A. CIBIK2 on behalf of Debtor Jamie DeVito ecf@ccpclaw.com, igotnotices@ccpclaw.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 11

Information to identify the case:

Debtor 1	<u>Jamie DeVito</u>	Social Security number or ITIN	xxx-xx-3293
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 14-16689-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jamie DeVito
aka Jamie Vernose

7/4/19

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.